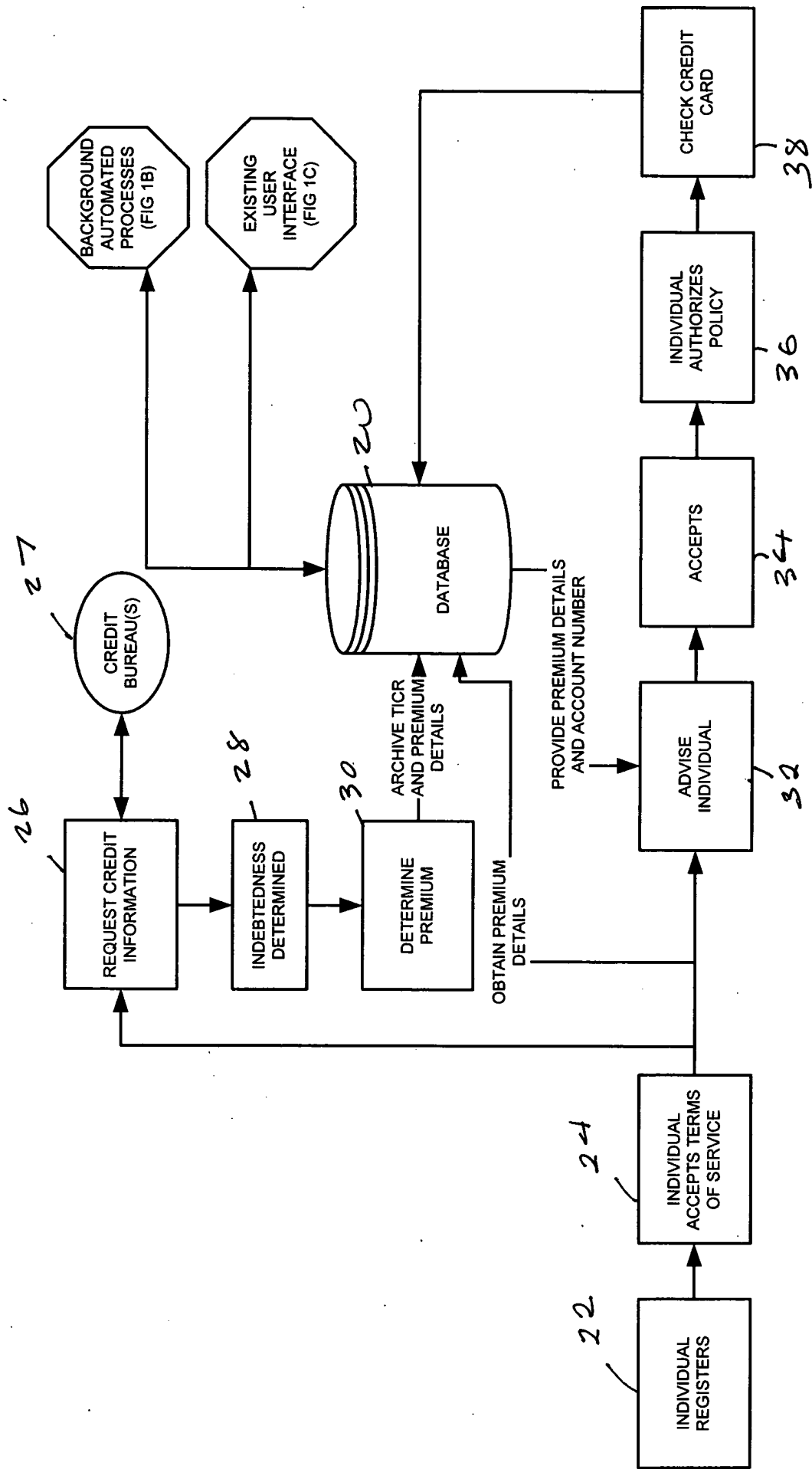
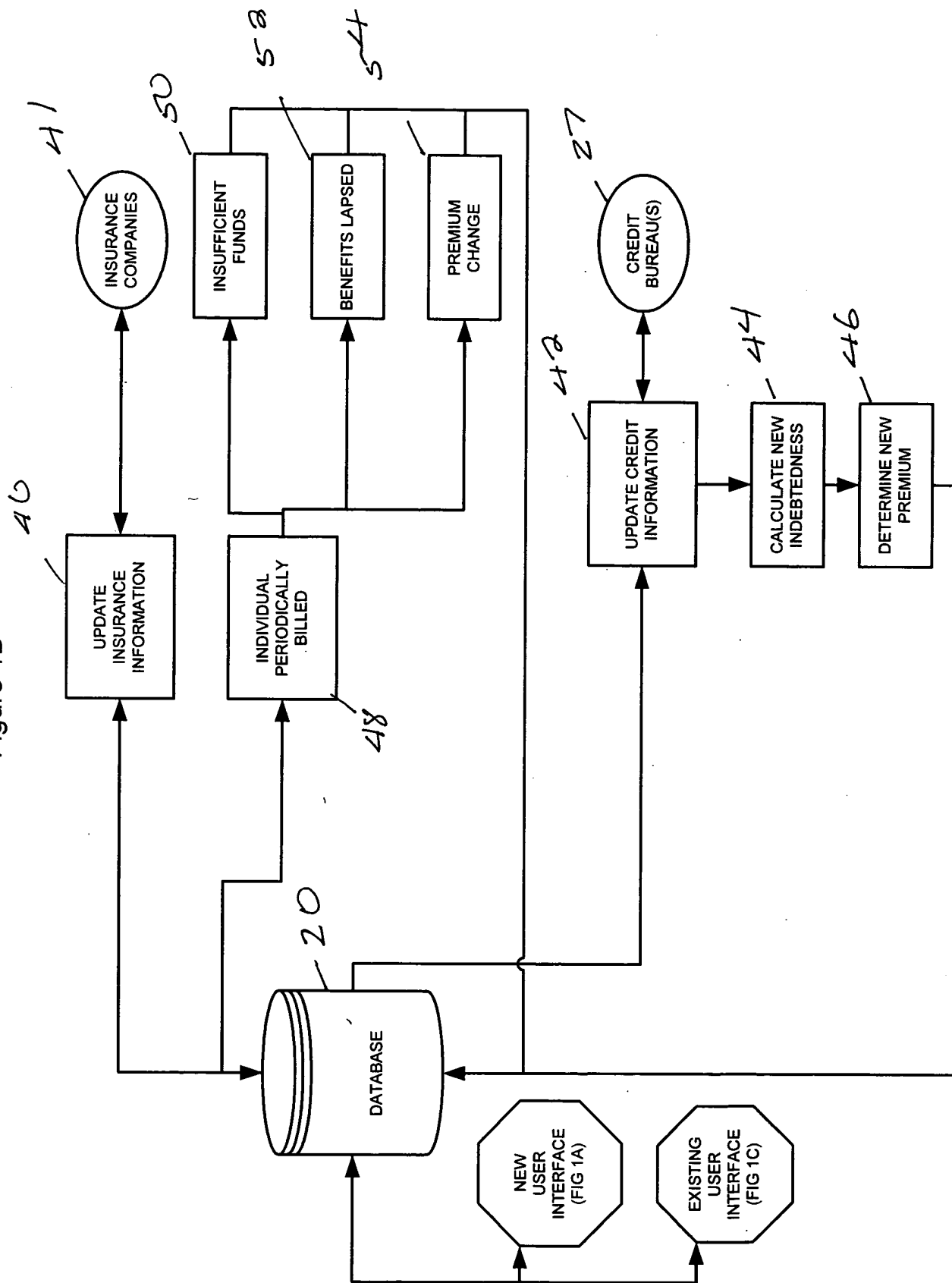


CRADLE
Figure 1A



```
graph TD
    UI1[NEW USER INTERFACE FIG 1A] --> DB[(DATABASE)]
    UI2[EXISTING USER INTERFACE FIG 1C] --> DB
    DB --> UI3[UPDATE INSURANCE INFORMATION]
    DB --> IB[INDIVIDUAL PERIODICALLY BILLED]
    DB --> UC[UPDATE CREDIT INFORMATION]
    UI3 <--> IC([INSURANCE COMPANIES])
    UI3 --> DB
    IB --> IF[INSUFFICIENT FUNDS]
    IB --> BL[BENEFITS LAPSED]
    IB --> PC[PREMIUM CHANGE]
    IF --> IC
    BL --> IC
    PC --> IC
    UC <--> CB([CREDIT BUREAU(S)])
    UC --> CNI[CALCULATE NEW INDEBTEDNESS]
    CNI --> DNP[DETERMINE NEW PREMIUM]
    DNP --> DB
```

The flowchart illustrates a system for determining insurance premiums based on credit information. It begins with two user interfaces: a 'NEW USER INTERFACE (FIG 1A)' and an 'EXISTING USER INTERFACE (FIG 1C)'. Both interfaces feed into a central 'DATABASE'. The database then directs the flow to three main processing paths. The first path leads to an 'UPDATE INSURANCE INFORMATION' block, which is connected to 'INSURANCE COMPANIES' via a bidirectional arrow. The second path leads to an 'INDIVIDUAL PERIODICALLY BILLED' block, which then branches into three conditions: 'INSUFFICIENT FUNDS', 'BENEFITS LAPSED', and 'PREMIUM CHANGE'. Each of these conditions is connected to the 'INSURANCE COMPANIES' block. The third path leads to an 'UPDATE CREDIT INFORMATION' block, which is connected to 'CREDIT BUREAU(S)' via a bidirectional arrow. This block then flows into 'CALCULATE NEW INDEBTEDNESS', which leads to 'DETERMINE NEW PREMIUM'. Finally, the 'DETERMINE NEW PREMIUM' block feeds back into the 'DATABASE' to update the user's record.



CRADLE
Figure 1C

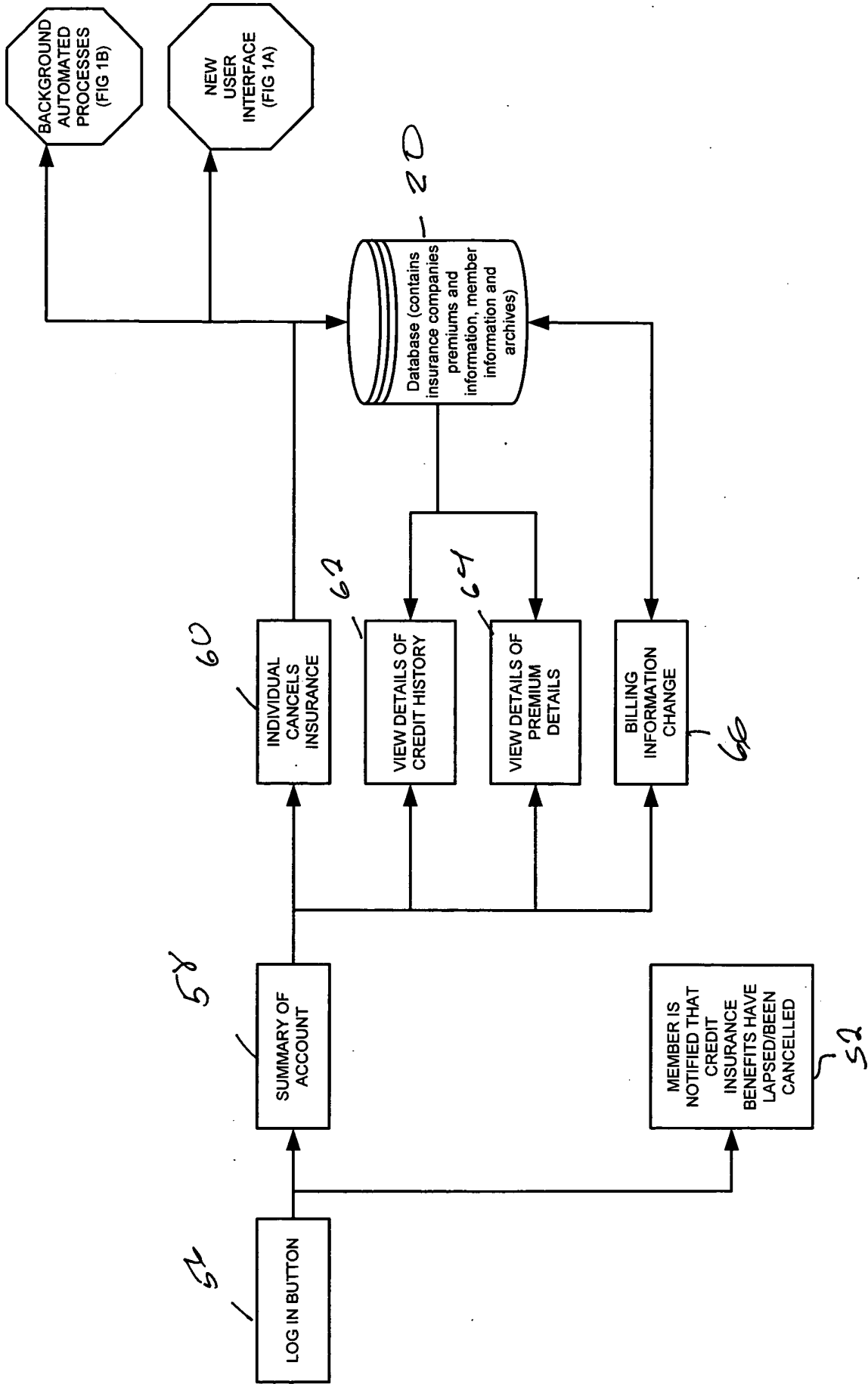


FIGURE 2

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Log In

User Name:

Password:



56

Not a member? [Click here to register.](#)

FIG. 3

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Personal Information

Name:	John	H	Smith
Home Address:	123 Main Street		
	Los Angeles	CA	92374
Date of Birth:	01	/	01 2003
Email:	John.Smith@aol.		
Beneficiary:	Jane Smith		

22A

Billing Information

Credit Card Type:	<input checked="" type="radio"/> Visa	<input type="radio"/> Mastercard	<input type="radio"/> Discover	<input type="radio"/> American Express
Credit Card Number:	4111111111111111			
Expires:	01	/	2003	
Name as it appears on card:	John Smith			
Billing Address for Card:	123 Main Street			
	Los Angeles	CA	92374	

22B



FIGURE 4

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Agreement

Consumer authorizes Mighty Net, Inc. to charge the calculated monthly premium to a valid charge card as indicated by the consumer including but not limited to Mastercard, Visa, Discover and American Express. Premium collected via the charge card is fully earned and not subject to cancellation. Consumer hereby authorizes Mighty Net, Inc. to obtain credit balance indebtedness from one of the three major credit bureaus (TransUnion, Experian or Equifax) for the purpose of calculating credit life monthly insurance premiums. The consumer also agrees to pay the company the appropriate premium each period per the terms of the accepted credit life insurance benefits account.



FIGURE 5

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Hello John Smith

Acme Insurance Current Debt Coverage

Current Coverage:	\$36,000
Account Number:	78123468ASG
Insured Period:	Month-to-Month
Current Premium:	\$2 per month per \$1,000
Mortgage Loan(s) Option:	<input type="checkbox"/> Check this box to add mortgage loan(s) coverage to your next premium.
Automobile Loan(s) Option:	<input type="checkbox"/> Check this box to add automobile loan(s) coverage to your next premium.

Close Record Changes

FIGURE 6

Sent: Thursday, August 25, 2003 3:32 PM
To: John.Smith@aol.com
From: administration@cradle.com
Subject: CRADLE Account - New Premium

Your CRADLE credit life insurance benefits account premium and coverage is about to change.

You current premium does not cover your mortgage loan(s) or automobile loan(s). See your account details page to change this option.

Please log in to view your updated CRADLE insurance premium and coverage. Your new premium coverage will be charged to your account on September 1, 2003.

FIGURE 7

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Hello John Smith

Your current total debt is: \$35,875

Based on your TransUnion credit file as of September 1, 2003.

Your last debt insurance coverage premium was: \$72.00

Based on \$36,000 at \$2.00 per month per \$1,000. Provided by Acme Insurance.

Billed on September 1, 2003. [For details, click here.](#)

To view your debt and premium history, please [click here.](#)

To change your billing information, please [click here.](#)

To cancel your account, please [click here.](#)

FIGURE 8

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Policy Details

Thank you!

- Your credit life insurance benefits account will be issued by Acme Insurance at the rate of \$2.00 per \$1,000.00 of indebtedness per month and charged automatically to the credit card you provided.
- Your Acme Insurance Credit Life Insurance Benefits account number is **78123468ASG**.
- Your next premium will be calculated on May 1, 2003.
- Your account and coverage will continue in force until cancelled or lapsed, whichever may occur first.

Your first premium will be:

\$30.00 based on a current indebtedness of \$14,987.00 as determined from your TransUnion credit file.

- ☐ OPTIONAL: Add an additional \$50 to cover your existing \$25,000 mortgage loan.
- ☐ OPTIONAL: Add an additional \$10 to cover your existing \$4,780 automobile loan.

Click the button below to accept this policy.



FIGURE 9

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Hello John Smith

Premium and Debtedness History

Date	Premium	Debt	Provider	Account Number
Apr 01, 2003	\$30.00	\$14,987.00	Acme Insurance	78123468ASG
May 01, 2003	\$38.00	\$18,777.00	Acme Insurance	78123468ASG
Jun 01, 2003	\$34.00	\$17,624.00	Acme Insurance	78123468ASG
Jul 01, 2003	\$48.00	\$26,154.00	Gold Coast Insurance	AGS234876
Aug 01, 2003	\$62.00	\$33,987.00	Gold Coast Insurance	AGS234876
Sep 01, 2003	\$72.00	\$35,875.00	Acme Insurance	78123468ASG



FIGURE 10

Sent: Thursday, October 23, 2003 3:32 PM
To: John.Smith@aol.com
From: administration@cradle.com
Subject: CRADLE Account - Coverage Lapse

Your CRADLE credit life insurance benefits coverage is about to lapse.

We were unable to charge your November 2003 CRADLE insurance premium to the credit card you supplied for billing purposes (Visa, card number XXXXXXXXX5063). You may contact your credit card company for more details.

Please log in and change or update your billing information so that we may process your CRADLE insurance premium. You must respond by 10/31/2003 in order to keep your coverage active.

FIGURE 11

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Lapsed/Cancelled Account

Hello John Smith

We're sorry. It appears your coverage has lapsed or been cancelled. If you wish to re-register for an account, please [click here](#).

FIGURE 12

Sent: Thursday, October 23, 2003 3:32 PM
To: John.Smith@aol.com
From: administration@cradle.com
Subject: CRADLE Account - Coverage Lapse

Your CRADLE credit life insurance benefits coverage has lapsed as of 10/31/2003.

If you wish to reactivate your CRADLE credit life insurance benefits account, please re-register at <insert web address>.

FIGURE 13

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Hello John Smith

Billing Information

Credit Card Type:

☒ Visa ☐ Mastercard ☐ Discover ☐ American Express

Credit Card Number:

4111111111111111

Expires:

01 / 2003

Name as it appears on
card:

John Smith

Billing Address for Card:

123 Main Street

Los Angeles

CA

92374

Save Changes

FIGURE 14

CRADLESM

Credit Report Accumulated Debt Liability Exposure

Cancellation of Policy

Hello John Smith.

We're sorry you are choosing to cancel your account. By clicking the Cancel button below, your account will be immediately cancelled and no further premiums charged.

No, do not cancel my account	Yes, cancel my account
------------------------------	------------------------